

Newspaper: Providence Journal

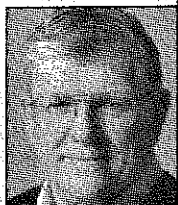
Date: July 9, 2007

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Survivors Benefits Guide details rights, medical help for spouses

"A Survivors Guide to Benefits," a Department of Defense publication, helps spouses of deceased active-duty service members to understand their rights and benefits as military survivors. The guide explains the casualty-assistance process and the financial and medical

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VETERANS JOURNAL



benefits to which survivors are entitled and lists organizations that can provide spouses with further assistance.

The guide may be downloaded from the Tragedy Assistance

Program for Survivors Web site at www.taps.org/. TAPS is a nonprofit organization that provides counseling referral services, crisis information, caseworker assistance and on-line resources.

Survivor Benefit Plan payments increase

Because of recent federal law changes, families of soldiers who die on active duty are receiving greater Survivor Benefit Plan (SBP) benefits, particularly children. This is due mainly to the increase in payments because the Social Security offset percentage is being slowly reduced from previous amounts.

A surviving spouse's SBP annuity is reduced when he or

she reaches age 62 and becomes eligible for Social Security, the so-called Social Security offset. In the past, the offset reduced the SBP annuity to 35 percent of the base amount, and it created a need for members to purchase a Supplemental Survivor Benefit Plan (SSBP) policy.

However, the National Defense Authorization Act of 2005 established a phase-out of the offset by 2008, thus eliminating the need for the supplemental policy. The phase-out increased the SBP percentage to 45 percent in April 2006, 50 percent in April 2007, and will go to 55 percent in April 2008.

Since a service member's retirement pay stops upon death, many consider it useful to insure it with the Survivors Benefit Plan, a form of life insurance for part of one's retired pay. SBP premiums and benefits differ from those of most other insurance plans.

Like life insurance, SBP protects one's survivors against complete loss of financial security after death of the service member. It also protects the survivor against the possibility of outliving the benefit, unlike many insurance plans, which pay only a fixed benefit that may run out years before the survivor dies.

Spouses of soldiers who die in the line of duty receive Department of Veterans Affairs Dependency and Indemnity Compensation (DIC), but a spouse's SBP benefit is reduced, dollar for dollar, by DIC. Surviving children's SBP benefits are

not offset by DIC, however.

DIC payments are usually increased annually and are currently paid at the rate of \$1,067 a month. For more information, call your retirement services officer at (845) 938-4217 or send e-mail to RSO@us-ma.army.mil.

The SBP, an insurance plan that pays the surviving spouse a monthly payment or annuity to help make up for the loss of the deceased spouse's retirement income, is designed to protect spousal survivors against the risks of a spouse's early death, the surviving spouse outliving the benefits, and inflation.

At retirement, full basic SBP for spouse and children take effect automatically if no other valid election is made. Spouse coverage may not be reduced or declined without the spouse's written consent. Coverage for a former spouse may be chosen or, if there is no spouse or children, coverage for an "insurable interest" such as a business partner or parent, may be possible.

Those electing to participate in the SBP are required to pay a monthly premium, and premiums and benefits are based on the base amount or benefit level selected. The base amount can be anything from full coverage to as little as \$300 a month. Full coverage is based on the plan member's full retired pay, meaning the spouse will receive 55 percent of the retirement pay. By selecting lesser coverage, the spouse will receive 55 percent of that selected base amount.